

April 6, 2006

Dear Sir:

The purpose of this letter is to urge you to carefully consider and approve Wal-Mart Stores' application for a bank charter. It is regrettable that there is so much propaganda circulated by the company's union opponents who just cannot stand the fact that the company runs an efficient business with happy employees and customers without paying a gratuity to the union bosses.

If Wal-Mart were a unionized store, this conversation would not be taking place for two reasons. First, the unions would not be dedicating millions of dollars to smearing the company. Second, and most importantly, the company would not be as successful as it is had it been forced to endure needless strikes and strong-arm union tactics over the years.

This bank application is another step Wal-Mart is taking to provide low prices to its customers, of which I am one. They currently spend millions of dollars on third party transaction costs. Allowing the company to save money on back-office transactions is a win-win for everyone except the middle man. Wal-Mart all along has saved customers money by cutting out such middle-men who provide no service the company cannot. The company has said over and over in its application and the media that it has no intention of creating its own bank to offer deposits and other banking transactions. Claims that they will are nothing more than scare tactics from the union bosses who are terrified at Wal-Mart's success and their failure.

Thank you for taking the time to consider my opinion and I hope this matter is resolved soon.

Sincerely,
Dennis Potter